

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Andrea Watson-Lindsey
fka Andrea C Watson, fka Andrea C Griffin
Debtor(s)

Bankruptcy Case No.: 19-24544-GLT
Issued Per June 11, 2020 Proceeding
Chapter: 13
Docket No.: 49 – 17, 36
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 28, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,940 as of June 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Department of Revenue (Claim No. 5); Pittsburgh Water and Sewer Authority (Claim No. 10); County of Allegheny (Claim No. 11); City and School District of Pittsburgh (Claim No. 12) .
- ☒ H. Additional Terms: The claim of AmeriCredit Financial Services (Claim No. 3) governs at 6 percent, with payment determined by Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

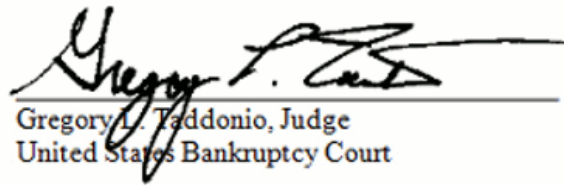
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: June 19, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrea Watson-Lindsey
 Debtor

Case No. 19-24544-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 34

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Andrea Watson-Lindsey, 2541 Allequippa Street, Pittsburgh, PA 15213-2308
 cr +City and School District of Pittsburgh, 437 Grant Street 14th Floor, Frick Building,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +Pittsburgh Water & Sewer Authority, GRB Law, 437 Grant Street 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 15162061 +Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
 15176258 +Carnegie Library of Pittsburgh, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
 15176259 +City Of Pittsburgh, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
 15195214 +City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
 15176261 +County of Allegheny, C/O Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200
 15195211 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh PA 15219-6101
 15219936 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 15162065 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
 15176264 +PGH20, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
 15172911 +PHEAA, PO BOX 8147, HARRSBURG PA 17105-8147
 15162068 +Pheaa, Pob 61017, Harrisburg, PA 17106-1017
 15176266 +Pittsburgh School District, C/O Jordan Tax Service, PO Box 200,
 Bethel Park, PA 15102-0200
 15194223 +Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
 15162069 +Preferred Cr, Pob 1679, St Cloud, MN 56302-1679
 15162070 Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
 15162071 +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
 15184728 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
 15185280 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 15162072 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 20 2020 03:50:59
 Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853,
 Arlington, TX 76096-3853
 15172246 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 20 2020 03:50:59
 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,
 Arlington, TX 76096
 15162062 +E-mail/Text: ally@ebn.phinsolutions.com Jun 20 2020 03:50:47 Ally Financial,
 P.o. Box 380901, Bloomington, MN 55438-0901
 15162063 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 20 2020 03:51:55
 Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 15162064 +E-mail/Text: bankruptcy@clearviewfcu.org Jun 20 2020 03:51:27 Clearview Federal Cu,
 8805 University Blvd, Coraopolis, PA 15108-4212
 15188666 +E-mail/Text: kbarkley@bernsteinlaw.com Jun 20 2020 03:52:04 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15190415 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 20 2020 03:51:55
 Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC,
 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
 15162066 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 20 2020 03:50:59 Gm Financial,
 Po Box 181145, Arlington, TX 76096-1145
 15162067 +E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 20 2020 04:08:42 Jpmcb HL,
 700 Kansas Lane, Monroe, LA 71203-4774
 15178126 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2020 03:51:20
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bayview Loan Servicing
 cr Bayview Loan Servicing, LLC
 cr* +Duquesne Light Company, c/o Bernstein-Barkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 15172360* +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., DbA GM Financial,
 P.O Box 183853, Arlington, TX 76096)
 15176255* +Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
 15176256* +Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
 15176257* +Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 15176260* +Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 34

Date Rcvd: Jun 19, 2020

***** BYPASSED RECIPIENTS (continued) *****

15176262* +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15176263* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15176265* +Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176267* +Preferred Cr, Pob 1679, St Cloud, MN 56302-1679
15176268* Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
15176269* +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTALS: 2, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lawrence W. Willis on behalf of Debtor Andrea Watson-Lindsey ecf@westernpabankruptcy.com,
urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lorraine Gazzara Doyle on behalf of Creditor Bayview Loan Servicing lorraine@mvrlaw.com,
diane@mvrlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
William E. Craig on behalf of Creditor Americredit Financial Services, Inc. DbA GM Financial
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11